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PATENT
Customer No. 22,852
Attorney Docket No. 06556.0039

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
John D. POLK et al.)	Group Art Unit: 3694
)	
Application No.: 10/043,493)	Examiner: Mary Da Zhi Wang Cheung
)	
Filed: January 14, 2002)	
)	
For: APPARATUS AND METHODS)	Confirmation No.: 9208
FOR PROVIDING A PAYMENT)	
SYSTEM OVER A NETWORK)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Ma'am:

REPLY TO OFFICE ACTION

In reply to the Office Action mailed November 5, 2008, ("the Office Action"),

Applicants respond as follows:

Remarks are included in this paper.

Attachment to this reply includes a **Terminal Disclaimer**.